



STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TENNESSEE 37219

NED McWHERTER  
GOVERNOR

ELAINE A. McREYNOLDS  
COMMISSIONER

B U L L E T I N

TO: All Life and Health Insurers Doing  
Business in Tennessee

FR: David J. Kumatz *DJK*  
Assistant Commissioner for Insurance

RE: Coverage for Mammography Screening  
Public Chapter 160

DA: September 1, 1989

Public Chapter 160, effective July 1, 1989 requires any individual, franchise, blanket or group health insurance policy, medical service plan contract, hospital service corporation contract, hospital and medical service corporation contract, fraternal benefit society, or health maintenance organization which provides coverage for surgical services for a mastectomy, and which is delivered, issued for delivery, amended, or renewed on or after the effective date of the Act to provide coverage for mammography screening as follows:

A baseline mammogram for women ages thirty-five (35) to forty (40).

A mammogram every two (2) years, or more frequently based upon the recommendation of the woman's physician, for women ages forty (40) to fifty (50).

A mammogram every year for women fifty (50) years of age and over.

The Department has not been receiving filings for riders to cover this benefit. As set forth in the law, Public Chapter 160 applies not only to major medical policies, but also to limited benefit policies such as cancer and hospital indemnity policies which provide coverage for surgical services for a mastectomy. In light of the effective date of the law, all effected companies should immediately make a filing.

Questions regarding such filings should be addressed to the attention of Chief Actuary Howard Magill.

DJK/cmf